

Information to identify the case:

Debtor 1	<u>Mary C. Andreassi</u>	Social Security number or ITIN	xxx-xx-6267
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-23323-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Mary C. Andreassi

6/20/17

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Mary C. Andreassi
 Debtor

Case No. 16-23323-GLT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: aala
 Form ID: 318

Page 1 of 1
 Total Noticed: 16

Date Rcvd: Jun 20, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 22, 2017.

db +Mary C. Andreassi, 715 West Penn Street, Butler, PA 16001-4141
 14296592 +BAC Home Loans, 4909 Savarese Circle, Tampa, FL 33634-2413
 14296595 +Citifinancial, 110 Point Plaza, Butler, PA 16001-2540
 14296597 +Everbank, 301 W. Bay St., Jacksonville, FL 32202-5180
 14296598 +Ginny's Inc., 1515 21st Street, Clinton, IA 52732-6676
 14296600 One Main Financial, Bankruptcy Department, P.O. Box 140489, Irving, TX 75014-0489
 14296601 +Peoples Gas Bankruptcy Dept., Attn. Dawn Linder, 375 North Shore Drive, Suite 600, Pittsburgh, PA 15212-5866

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QRSHEARER.COM Jun 21 2017 00:43:00 Robert Shearer, 5703 Brewster Lane, Erie, PA 16505-1109
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 21 2017 00:54:30 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
 14296591 E-mail/Text: bnc@trustamerifirst.com Jun 21 2017 00:54:18 Amerifirst Home Improvement, 11171 Mill Valley Rd, Omaha, NE 68154
 14296593 +E-mail/Text: jschon@basapa.org Jun 21 2017 00:54:06 Butler Area Sewer Authority, 100 Litman Road, Butler, PA 16001-3294
 14296594 EDI: CAPITALONE.COM Jun 21 2017 00:43:00 Capital One Bank, P.O. Box 5155, Norcross, GA 30091
 14296596 +E-mail/Text: bankruptcy.bnc@ditech.com Jun 21 2017 00:54:17 Ditech Financial LLC, PO Box 6172, Rapid City, SD 57709-6172
 14296599 EDI: IRS.COM Jun 21 2017 00:43:00 Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
 14285128 E-mail/Text: bankruptcy@remitcorp.com Jun 21 2017 00:54:40 Remit Corporation, c/o Raymond W. Kessler, 36 West Main Street, Bloomsburg, PA 17815
 14296602 E-mail/Text: bankruptcy@remitcorp.com Jun 21 2017 00:54:40 Remit Corporation, c/o Raymond W. Kessler, Esq., 36 West Main Street, Bloomsburg, PA 17815

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Ditech Financial LLC
 aty* +Robert Shearer, 5703 Brewster Lane, Erie, PA 16505-1109

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 22, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 20, 2017 at the address(es) listed below:

Dai Rosenblum on behalf of Debtor Mary C. Andreassi dunmyrem@zoominternet.net,
 dailaw@earthlink.net;dailaw2@earthlink.net;pjbz@zoominternet.net;jmp8618@gmail.com
 James Warmbrodt on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com
 Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
 Robert Shearer information@robertshearer.com, rshearer@ecf.epiqsystems.com;rspclaw@gmail.com
 Robert Shearer on behalf of Trustee Robert Shearer information@robertshearer.com,
 rshearer@ecf.epiqsystems.com;rspclaw@gmail.com

TOTAL: 5